



Hawai'i District Office Lenders Quarterly

**U.S. Small Business
Administration**
Hawai'i District Office

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For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- SBA Answer Desk:
1-800 U ASK SBA
- Fax: 202-205-7064
- E-mail: answerdesk@sba.gov
- TDD: 704-344-6640
- Your rights to regulatory fairness:
1-800-REG-FAIR
- SBA Home Page: www.sba.gov

*All of the SBA's programs and services
are provided to the public on a
nondiscriminatory basis.*

Happy New Year!!

Lender of the Year and Lending Officer of the Year Awards

The 2006 Lender of the Year and Lending Officer of the Year Awards breakfast, held on October 25th at the Plaza Club, was a stunning success.

Bank of Hawai'i was recognized as Lender of the Year category I and Central Pacific Bank Lender of the Year category II. Recipients for the Lending Officer of the Year gold award were Naomi Masuno with the most approved loans statewide – Central Pacific Bank, co-recipients for Kauai Jennifer Sandrowski and James Mayfield both representing Bank of Hawai'i, for Maui Patrice Matsumoto – Central Pacific Bank, for East Hawai'i Calvin Kang – Central Pacific Bank and West Hawai'i Joycelyn Binney – Bank of Hawai'i.

The District Office acknowledged Business Loan Express of Panama City Beach, Florida as providing the most Community Express loans in Hawai'i. Also acknowledged for their support of small business were technical assistance providers Joann Seery of Serious Business Solutions Inc., Constance Cate of the Hawai'i Small Business Development Center Network-Hawai'i, Caroline Kim of the Hawai'i Small Business Development Center Network-Oahu and Cherylle Morrow of the Hawaii Women Business Center.

Kali Tarnay, of HEDCO LDC, recognized First Hawaiian Bank for approving the most "third party lender loans" under the 504 program.

Congratulations to all!



Awards Program for 2007

The Lender of the Year and Lending Officer of the Year Awards program continues for fiscal year 2007. The awards score will include approved 504 loans when tabulating the overall points for the top-producing SBA guaranteed lenders and lending officers.

Each 504 loan approval will garner one (1) point and one (1) bonus point will be awarded for 504 loans made to start-up businesses. These points will be applied to the Lender of the Year and Lending Officer of the Year Awards program.

SBA has established two categories of lending institutions based on the total asset size reported by the Federal Deposit Insurance Corporation (FDIC) as of June 2006. Lenders with total asset size of \$9 billion or more will compete in Category I and lenders with total asset size of less than \$9 billion will compete in Category II.

SBA's Lending Officer of the Year Awards program will acknowledge an individual loan officer for his or her SBA loan-making achievements. Two (2) points will be given for each 7(a) loan approval. One (1) bonus point will continue to be awarded for each loan to firms owned 51% or more by women and 51% or more by veterans. **The District Office will continue to award bonus points for loans procured through the SBA Resource Days and SBA Business Loan Blitz.**



The Lender of the Year and Lending Officer of the Year Awards program began on October 1, 2006 and ends September 30, 2007. If you have any questions, please call Jerry M. Hirata at (808) 541-2990 ext 210.



SBA Resource Days at our Participating Lenders

The District Office has calendared the following days:

January 30 th	American Savings Bank –Kahului
January 31 st	Bank of Hawai'i –Waiakamilo Bank of Hawai'i --Waialeale
February 6 th	American Savings Bank –Lahaina
February 7 th	Central Pacific Bank –Mililani Bank of Hawai'i –Metro
February 8 th	Central Pacific Bank –Mō'ili'ili
February 14 th	American Savings Bank –Kāne'ohe
Future days	First Hawaiian Bank Hawai'i National Bank Hawai'i Central Credit Union Hawai'i State Federal Credit Union

SBA Business Loan Blitz "Mark your Calendar"

March 27 th	Kaua'i
March 28 th	Kona
March 29 th	Maui at Maui Economic Opportunity
March 30 th	O'ahu at Kapi'olani Community College

If you have any questions, please call Jerry M. Hirata at (808) 541-2990 ext 210.



Lender Training

The District Office will be conducting Lender Training throughout 2007. Training will be conducted at two levels.

The first level - SBA 101 will provide a broad overview of the Agency's financial programs and is geared towards lenders who are new to SBA. The presentation is about 45 minutes, thus the District staff can arrange to conduct training at your branch location and at your convenience. Please call Jerry Hirata at (808) 541-2990, extension 210.

The second level - SBA 201 will cover the more technical aspect of the loan program. Topics covered will be:

Qualifying a Loan Applicant - Eligibility Issues

Type of Business

Credit Elsewhere Test

Size

Purpose of Loan

Loan Amount, Guaranty Percentage & Guaranty Fee

Principals

Loan Processing

Required Forms

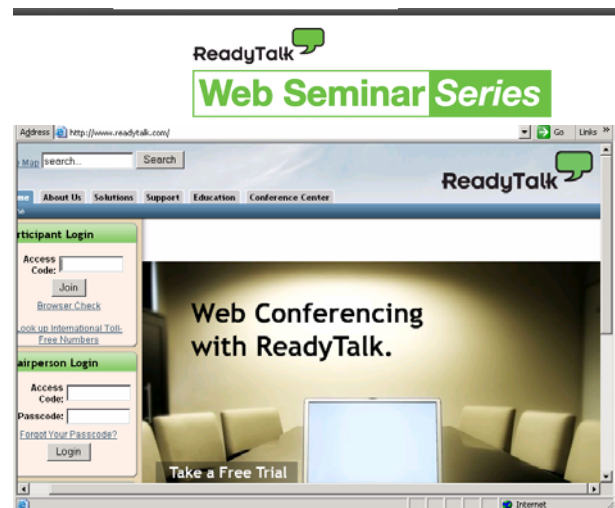
Credit Issues-SBA requirements

Working with the Fresno Commercial Loan Servicing Center

This course will be conducted at the Federal Building and will take about 3 hours. Please mark February 8, 2007 - Thursday on your calendar as the first SBA 201 training date from 9:00am-noon at the Prince Jonah Kūhiō Federal Building, Room 5-208.

A flyer with sign-up is attached. For further information, please call Jerry M. Hirata at (808) 541-2990, extension 210.

For neighbor island lenders who are unable to make the February 8, 2007 date, training can be arranged through www.readytalk.com on another date and time and at your convenience. This is a JAVA-based product, so please conduct a browser check at the ReadyTalk website.



Roll-Out of Centralized Processing for Standard 7(a) Loans

On December 28th, the Standard 7(a) Loan Guaranty Processing Center began accepting applications from lenders that were previously submitted to the District Offices. March 5, 2007 is the roll-out date for Hawai'i District Office.



SBA Lender's Training

7(a) Guaranty Loan Program
PJJK Federal Building Room 5-208 (5th Floor)
February 8, 2007 Thursday
9:00am – Noon

9:00am -9:45am	SBA 101-General overview of SBA Financial Program
9:45am-	SBA 201-Part I Eligibility <ul style="list-style-type: none">▪ Credit Elsewhere▪ Utilization of Personal Resources▪ Types of eligible small businesses▪ Size Standard▪ Purpose of the Loan<ul style="list-style-type: none">○ Debt Refinancing○ Change of Ownership○ Real Estate○ Miscellaneous▪ Conflict of Interest Loan Parameters Principals <ul style="list-style-type: none">▪ Personal Guaranty▪ Personal Resource of Spouse▪ Non-US Citizens▪ Criminal History
10:45am-11:15am	Break
11:15am	SBA 201- Part II Sample Loan Application <ul style="list-style-type: none">▪ SBA Forms▪ Tax returns Credit Underwriting <ul style="list-style-type: none">▪ Pro forma balance sheet▪ Borrower's Injection▪ Collateral Analysis▪ Working Capital Adequacy▪ Valuation of Business Authorization Fresno Commercial Loan Service Center
Noon	Conclusion

Parking Available at:

District Parking (corner of Pohukaina and Keawe) \$6.00 all day

Restaurant Row (before 9:00am) \$9.00 all day –please park on the 5th floor and have your stub validated

No parking at the Prince Kuhio Federal Building

Name: _____ Lender: _____

Phone Number: _____ Fax Number: _____

Please Fax Back to (808) 541-2976 (SBA)—Monday January 29, 2007
Attention: Jerry M. Hirata (ph: (808) 541-2990 ext 210)

Loan Activity, FY 2007
Three Months Ended 12/31/06

<u>Bank</u>	<u>No. of Loans</u>	<u>Loan Amount (000's)</u>	
		<u>Gross</u>	<u>SBA</u>
Bank of Hawaii	20	1881.0	940.5
First Hawaiian Bank	12	1145.6	709.9
Central Pacific Bank	11	1455.0	978.2
Capital One	9	535.0	267.5
American Savings Bank	6	820.0	497.5
Citizens Security Bank	6	705.5	382.7
Ohana Pacific Bank	2	403.0	302.2
Wells Fargo	1	20.0	10.0
Sub-total	67	6965.1	4088.5
Innovative Bank	5	70.0	59.5
Superior Financial Group, LLC	5	50.0	42.5
Business Loan Center LLC	2	65.0	55.2
Total 7(a) Loans	79	7150.1	4245.7
HEDCO 504 Loans	3	2132.0	2132.0
Lokahi Pacific 504 Loans	2	703.0	703.0
Grand Total	84	9985.1	7080.7

504 LOAN ACTIVITY

<u>Bank</u>	<u>HEDCO</u>	<u>Lokahi Pacific</u>	<u>Total</u>	<u>SBA Portion Only (000's)</u>
American Savings Bank	1		1	234.0
Central Pacific Bank		2	2	703.0
Hawaii National Bank	1		1	839.0
Pacific Rim Bank	1		1	1059.0
Total 504 Loans	3	2	5	2835.0

NUMBER OF LOANS BY COUNTY & GUAM & SAMOA

	<u>Oahu</u>	<u>Guam</u>	<u>Hawaii</u>	<u>Maui/Molokai</u>	<u>Kauai</u>	<u>Samoa</u>	<u>Total</u>
Bank of Hawaii	8	2	6		4		20
First Hawaiian Bank	6	1	2	2	1		12
Central Pacific Bank	8		2		1		11
Capital One	5			3	1		9
American Savings Bank	3		1	2			6
Citizens Security Bank		6					6
Ohana Pacific Bank	2						2
Wells Fargo					1		1
Sub-total	32	9	11	7	8	0	67
Innovative Bank	5						5
Superior Financial Group, LLC	5						5
Business Loan Center LLC	1			1			2
Total 7(a) Loans	43	9	11	8	8	0	79
HEDCO 504 Loans	2		1				3
Lokahi Pacific 504 Loans			1	1			2
Grand Total	45	9	13	9	8	0	84

